

**From:** Marcia McGibbon <prumac3@hotmail.com> on 07/25/2008 01:15:04 PM

**Subject:** Regulation AA

Jul 25, 2008

Federal Reserve Board Email comments

Dear Email comments,

In order to allow the people to have a chance to lower their debts it is necessary to stop interest charges on debts paid off previously and stop applying payments to low interest debt first. I believe most Americans really try to pay on time and regularly, but at times it seems like an up-hill battle when at every turn there seems to be unexpected charges.

Sincerely,

Ms. Marcia McGibbon  
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